

over this provision and will not stand in the way of local governments attempting to reduce the number of vacant properties in their communities and invest in affordable housing.

This legislation will also revitalize the FHA, which was established to provide a reliable source of affordable mortgage loans for first-time homebuyers. The lack of affordable housing has long plagued many communities throughout America, and the problem is particularly acute in high cost areas like Rhode Island. Through our efforts today, the FHA will be able to better assist America's working families by offering loans at affordable rates with fair terms. This legislation will also allow the FHA to raise loan limits in high cost areas and to offer zero- and low-down-payment loan options for borrowers that can afford mortgage payments, but lack the resources required for a down payment. I also strongly support this bill's creation of a National Affordable Housing Trust Fund, which will construct, rehabilitate and preserve 1.5 million housing units over the next ten years.

Above all, this measure will help safeguard the interests of the American taxpayer and ensure that our nation's largest mortgage-backers, Fannie Mae and Freddie Mac, remain strong. I'm pleased that H.R. 3221 will create a new independent agency—the Federal Housing Finance Agency, FHFA—to regulate Fannie Mae, Freddie Mac and the Federal Home Loan Bank System. Fannie Mae and Freddie Mac currently back nearly half of our nation's mortgages, and the FHFA will ensure both entities remain financially strong. The creation of a strong independent regulator for our Government Sponsored Enterprises is long overdue. Four years ago I shared Alan Greenspan's concerns that the GSE's were involved in risky investments, saying on the House Floor: "It appears as though the increased risk that GSE's have been taking on is not related to their primary operation of purchasing affordable housing loans in the secondary market. Rather, much of their risk comes from derivative investments in an effort to maximize profits for shareholders. As we learned from Enron, complex derivative schemes may boost profits in the short-term, but the long-run risks can be too difficult to manage." While I regret that it took far too long for this problem to be taken seriously, I believe we are taking the proper action today.

This measure will also provide temporary, emergency authority through the end of 2009 to the Treasury Department to purchase stock in Fannie Mae and Freddie Mac to provide stability to our financial markets, prevent disruptions in the availability of mortgage finances, and protect taxpayers. While many, including the Congressional Budget Office, CBO, predict this authority may never be used, it is necessary to ensure a last-resort federal guarantee for our largest mortgage backers.

The American Rescue and Foreclosure Prevention Act also includes several key tax incentives designed to spur home buying and put money back in the hands of home owners. This legislation creates a \$7,500 credit for first-time homebuyers, designed to serve as an interest-free loan to be paid back after fifteen years. H.R. 3221 will also provide taxpayers that claim the standard deduction with an additional property tax deduction of up to \$500 for single filers and \$1,000 for joint filers.

Finally, the bill before us will combat unscrupulous lending practices and increase trans-

parency by establishing a nationwide loan originator licensing and registration system that will set minimum standards for licensing and substantially improve oversight of mortgage brokers and loan officers. Additionally, it improves disclosure requirements to help ensure that borrowers fully understand their mortgage loan terms.

This legislation is an important and common-sense response to the housing crisis and will help stabilize families and our economy. I thank Chairman FRANK for his leadership, and I urge my colleagues to support this bill.

PERSONAL EXPLANATION

HON. LOUISE McINTOSH SLAUGHTER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 24, 2008

Ms. SLAUGHTER. Madam Speaker, I was unavoidably detained and missed rollcall votes 520 and 521. Had I been present, I would have voted "yea" on rollcall No. 520 and "yea" on rollcall No. 521.

H.R. 6545, On Motion to Suspend the Rules and Pass, rollcall No. 520—"Yea."

H.R. 6545, To Table the Motion to Reconsider, rollcall No. 521—"Yea."

TRIBUTE TO BRUCE HERTZKE

HON. TOM LATHAM

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 24, 2008

Mr. LATHAM. Madam Speaker, I rise to recognize the retirement of Winnebago Industries Chief Executive Bruce Hertzke, and to express my appreciation for his dedication and commitment to his company and employees.

For over 36 years, Bruce dedicated his time and talents to Winnebago Industries. A native of Lakota, Iowa, Bruce graduated with an associate degree in accounting and business management from Iowa Lakes Community College. He began as a line worker at Winnebago in 1971, and for the past 10 years, he served as the chief executive and chairman of one of the industry's largest and most successful RV manufacturing firms. With his many years of service to the company, Bruce provided a wealth of knowledge and experience to the RV industry. Bruce leaves Winnebago Industries, which celebrated its 50th Anniversary on February 12, 2008, in strong financial standing, providing a source of economic strength and security for the surrounding community.

I know that my colleagues in the United States Congress join me in commending Bruce Hertzke for his service to Winnebago Industries and the employees he served. I consider it an honor to represent Bruce in Congress, and I wish him and his wife, Jan, a long, happy and healthy retirement.

HONORING SERGEANT BRIAN STEVEN LEON GUERRERO, U.S. ARMY

HON. MADELEINE Z. BORDALLO

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 24, 2008

Ms. BORDALLO. Madam Speaker, I rise today to honor the life and service of one of Guam's fallen sons, Army National Guardsman Sergeant Brian Steven Leon Guerrero. SGT Leon Guerrero, 34, from the village of Tamuning, was assigned to the 3rd Platoon, Alpha Company, 1st Battalion, 294th Infantry. He was killed in the line of duty on July 10, 2008 during a deployment in Babo Kehyl, Afghanistan when his vehicle hit an improvised explosive device. SGT Leon Guerrero's passing marks the 27 death of a son from Micronesia fighting the War on Terror.

SGT Leon Guerrero was born on October 12, 1973. He was known as a committed family man, heading a household of 4 children and 2 step children. Fellow citizen soldiers will remember SGT Guerrero for his undying commitment to his country and to Guam. SGT Leon Guerrero was a proud member of the United States Army and the Guam National Guard. His dedication to our nation and our way of life was embodied by his desire to continue serving in the Army after 2 tours in the Horn of Africa. SGT Leon Guerrero was deployed to Afghanistan at the time of this passing. In the true spirit of a citizen soldier, SGT Leon Guerrero answered the repeated call to duty. During SGT Leon Guerrero's time serving our Nation, his fellow citizen soldiers recall his love of music and his expertise in playing the ukulele. He loved his family and friends and he will be remembered as a proud father and husband, and a dedicated soldier.

I offer my deepest sympathies and prayers to his wife, Emely, their children Karl, Brian, Karian, and Jude, his stepchildren Julian and Maely, his parents, Mr. Pedro DLG, Ms. Rosita Pangelinan and Mr. Gil Lujan, and to the many family and friends that have joined together to honor his life.

God bless the Leon Guerrero Family, God bless our uniformed men and women protecting our freedoms, God bless Guam, and God bless our country, the United States of America.

INTRODUCTION OF THE JAMES ZADROGA 9/11 HEALTH AND COMPENSATION ACT

HON. JERROLD NADLER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 24, 2008

Mr. NADLER. Madam Speaker, today, I joined Rep. CAROLYN MALONEY and my colleagues from New York in introducing a revised version of the James Zadroga 9/11 Health and Compensation Act.

Working closely with the AFL-CIO, the City of New York, the local community, the House Leadership, and the Committees of jurisdiction we have revised the bill to reduce the overall cost of the bill while ensuring that it will provide a comprehensive, long term solution to problems faced by first responders, area residents, workers, students, and others in the

aftermath of the September 11, 2001 terrorist attacks on the World Trade Center.

I am pleased that we are making progress on this legislation, and I appreciate all of the work that has gone into the bill by all of the parties involved. I particularly want to thank Speaker PELOSI and the Democratic Leadership for helping to coordinate and focus our efforts. I am aware that more work remains to further refine the bill, but we are well on our way to finalizing an excellent piece of legislation that will help thousands of victims of the September 11 attacks. I am hopeful that Congress will be able to act swiftly to move this bill by the seventh anniversary of the attacks, and that the bill will be signed into law before the end of this Congress.

HONORING BENJAMIN DYE

HON. GEORGE RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 24, 2008

Mr. RADANOVICH. Madam Speaker, I rise today to congratulate and express my pride in Mr. Benjamin Dye for winning first place in the 2008 Holocaust Remembrance Project essay contest with his essay, "Choices." I invite my colleagues to join me in wishing Mr. Dye success in his future endeavors.

Mr. Dye resides in Modesto, California and is a recent graduate from The Hotchkiss School in Lakeville, Connecticut. As a high school student, Mr. Dye was an involved and passionate young man who excelled in many activities, but above all, committed himself to academic excellence.

In the award-winning essay, "Choices," which is printed below, Mr. Dye discusses the Holocaust and its effect on three individuals, author and Holocaust victim Elie Wiesel, newspaper editor-cum-rescue organizer Varian Fry, and a young Jewish man who would become the (former) United States Ambassador to Denmark, John Loeb.

This fall, Mr. Dye will begin a new chapter of his academic career as an honors student at University of California at Irvine. He will study political science and economics, in preparation for his goal of one day continuing his education in law school.

Madam Speaker, I rise today to commend and congratulate Benjamin Dye for winning the Holocaust Remembrance Project essay contest. I invite my colleagues to join me in wishing Mr. Dye continued success.

CHOICES

(By Benjamin Dye)

One Saturday night in fall 1944, a crowd of boys packed into the auditorium of their boarding school for the weekly movie, preceded as usual by a newsreel. But this week's footage was not just another montage of Allied victories; tonight, it contained some of the first publicly-released photos of the Holocaust, taken by Soviet soldiers liberating the Majdanek concentration camp. Tonight, the boys saw heaps of skulls, rows of genocidal crematoria, and processions of emaciated survivors. How did they react? John L. Loeb, Jr., one of the few Jewish students present, remembers with painful clarity: "[i]t's hard to believe, but when they first showed those terrible pictures, the entire school cheered." (Kolowrat, 265)

As these teenagers cheered, another teenager thousands of miles away lived in con-

stant terror on the brink of starvation. In fall 1944, sixteen-year-old Elie Wiesel struggled to maintain his humanity in the Auschwitz III-Monowitz labor camp as he subsisted on meager rations, endured arbitrary beatings, and watched his father's health deteriorate. (Wiesel, 66-78) After the Red Army took Warsaw in January 1945 and its resumed race to Berlin, the S.S. force marched Wiesel, his father, and 66,000 other prisoners to Gliwice (Gleiwitz), Poland, where they were herded into cattle cars and taken to the Buchenwald camp. (Wiesel 82) Shortly thereafter, Wiesel's father—whom Elie believed was his last living relative—died. When liberation finally came a few months later, Wiesel found himself utterly alone, his family, his possessions, and his faith incinerated by Nazi hatred. He had one thing left: a choice. How would he respond to his horrific experience? Would he despair and bury his ordeal as society tried to forget its nightmarish past? Or would he hope, remember, and speak out?

Wiesel chose the latter. As he recalls in the preface to the new translation of *Night*, in postwar Europe, "[t]he subject [of the Holocaust] was considered morbid and interested no one"; even in the Jewish community, "... there were always people ready to complain that it was senseless to 'burden our children with the tragedies of the Jewish past.'" (Wiesel xiv.) Nonetheless, he chose to bear witness, concluding that "... having lived through this experience, one could not keep silent no matter how difficult, if not impossible, it was to speak" (Wiesel x.) And he spoke of his ordeal without succumbing to despair; as he noted 41 years later in his Nobel lecture, "Because I remember, I despair. Because I remember, I have the duty to reject despair." (Wiesel (2)) The consequences of his choice have been far-reaching; by calling attention to the Holocaust Wiesel has likely done more than any other individual to promise the children of tomorrow that "his past [will not] become their future." (Wiesel xv.)

Five years before Wiesel's liberation, Varian Fry arrived in France, 14 years after leaving the aforementioned school. He had been sent to Marseille by the Emergency Rescue Committee (ERC), a private American organization established in 1940 to secretly evacuate 200 intellectuals sought by the Nazis. Immediately upon arrival, Fry realized that there were many more than 200 people in imminent danger. Like Wiesel, Fry had a choice to make.

As Elie Wiesel rejected despair, Varian Fry rejected indifference. His original mission called for three weeks in Marseille, but he chose to stay as long as possible saving as many as possible. With only \$3000 from the ERC and no clandestine operations training, Fry set up a latter-day underground railroad, helping Jews and dissidents intellectuals escape into Spain, on to Portugal, and by boat to the U.S. By the time the Gestapo expelled Fry in September, 1941, his choice had saved nearly 4000 lives.

Wiesel's and Fry's stories show that we must remember the Holocaust above all for its lessons about human nature. While we may know that the Nazis killed 6 million Jews, accounts like Wiesel's *Night* personalize and sharpen this statistic. And though putting individual faces on the victims helps us empathize with victims of current crimes against humanity, it is perhaps even more important to humanize the perpetrators. It is easy to think of the Holocaust as a uniquely terrible deed committed by "them"—ruthless incarnations of evil, with sinister black uniforms and totenköpfe on their caps—but if we are to avert the Holocausts of the future, we must remember that the men responsible for the slaughter were once as human as their victims. If men born

into one of the world's most "civilized" societies could become genocidal automatons, so could we.

However, the Holocaust also reminds us of humanity's tremendous capacity for good. Varian Fry was a normal newspaper editor before the war, but confronted with evil, he became a hero, rising above the anti-Semitic conditioning of his high school years and risking his life to act "beyond himself." (Isenberg, ix.) And Elie Wiesel's commitment to raising awareness of humanitarian issues—a commitment forged as a direct result of the Holocaust—is equally heroic, although it is impossible to calculate how many lives he has saved. While the Holocaust is generally seen as a grim reflection on humanity, we must remember it also as a reminder that ordinary individuals can choose to rise above any evil.

Examining Wiesel's and Fry's experiences and choices, we see that we too have a profound choice to make. We can choose the path of least resistance, or we can follow Elie Wiesel in rejecting despair and Varian Fry in rejecting indifference, and in doing so empower ourselves to combat prejudice, discrimination, and violence today's world. In order to make a difference, however, not everyone needs to be a Wiesel or Fry. In the long term, the subtle choices we make to fight indifference and despair within our immediate communities are crucial in ensuring that "never again" is not an empty promise. We must, of course, stand up against modern day atrocities like the genocide in Darfur, but for deeper change, we must work in our everyday lives, doing what is right before crisis strikes.

A final example demonstrates the power of this focus. John Loeb, after witnessing the callous anti-Semitism that night in 1944 at his and Varian Fry's alma mater, ultimately became the United States Ambassador to Denmark and a delegate to the United Nations. Despite his high profile work for peace, Loeb never forgot the seeds of hatred and indifference sowed that Saturday in the auditorium. So in 1993, he subtly helped uproot them by establishing the John L. Loeb Jr. prize, awarded annually at his former school for the best essay on tolerance and mutual respect. We will never know how much bigotry Loeb's action prevented, but quiet aggregation of such contributions brings about immense change to places like the Nazi-applauding prep school—change evident to me as a current student at this institution. I recently participated in a school sponsored trip to Poland, touring the camp where Wiesel thought his life would end and seeing ruins of the crematoria that had turned his mother and sisters to ash. A few weeks later, I saw Wiesel in person as he addressed the student body that 60 years earlier would have cheered his death, but which now empathized deeply with his suffering.

HONORING SERGEANT SAMSON AUGUSTO MORA, U.S. ARMY

HON. MADELEINE Z. BORDALLO

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 24, 2008

Ms. BORDALLO. Madam Speaker, I rise today to honor the bravery and service of Army National Guardsman Sergeant Samson Augusto Mora. SGT Mora, from the village of Dededo, was assigned to the 3rd Platoon, Alpha Company, 1st Battalion, 294th Infantry, deployed to Babo Kehyl, Afghanistan. He was killed in action when his vehicle hit an improvised explosive device on July 10, 2008. He